

Proposed NU Business Name: **MATRY MEDICINE CENTER**



Project identification and prepared by: Ramendra nath Halder,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	UTPAL SWARMA
Age	:	012-07-1983 (34 Years)
Education	:	SSC
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	05 Brothers , 02 Sisters
Address	:	Vill: Suwarpur; P.O: Ahmedpur ; P.S: Sonagazi ; Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ADOR BALA SILL
(iii) Father's name	:	LATE HORENDRA KUMAR SILL
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 30 (Female), Member ID: 7512, Group No: 10 Member since: 12-04-2001 to 19-05-2007 (06 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-285968
Family's Contact No.	:	01841-285968
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ADOR BALA SILL joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MATRY MEDICINE CENTER
Location	:	Daudpur, Trang Road, Feni
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 380,000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security	:	80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rolack, G max, Serap, Orsaline etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

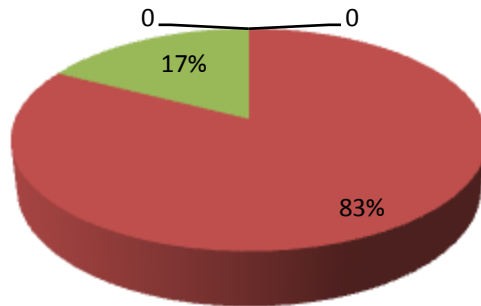
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rolack, G max,Serap, Orsaline etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less Variable Expense			
Rolack, G max,Serap, Orsaline etc	8,500	255,000	3,060,000
Total variable Expense (B)	8,500	255,000	3,060,000
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000
Less Variable Expense			
Rent		3,000	36,000
Electricity bill		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		2,500	30,000
Entertainment		400	4,800
Guard		80	960
Generator		200	2,400
Mobile bill		500	6,000
Total fixed cost (D)		12,680	152,160
Net Profit (E)= [C-D]		32,320	387,840

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sefoxin	86	700	60,000	0	0	0	60,000
Seproxin	70	720	50,000	0	0	0	50,000
Azithomicine	95	420	40,000	71	420	30,000	70,000
Isomiprazol	50	700	35,000	0	0	0	35,000
Sepraten	7	1440	10,000	0	0	0	10,000
Syrup	114	395	45,000	71	350	25,000	70,000
Orsaline	150	100	15,000	147	170	25,000	40,000
Others	1	0	45,000	0	0	0	45,000
Security	1	0	80,000	0	0	0	80,000
Total			380,000	289	940	80,000	460,000

Source of Finance



- Entrepreneur's Contribution 380,000
- Investor's Investment 80,000
- Total 460,000

Financial Projection (BDT)

Paticular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Rolack, G max,Serap, Orsaline etc	11,000	330000	3960000	4158000	4365900
Total Sales (A)	11,000	330000	3960000	4158000	4365900
Less Variable Expense					
Rolack, G max,Serap, Orsaline etc	9,350	280500	3366000	3534300	3711015
Total variable Expense (B)	9,350	280500	3366000	3534300	3711015
Contribution Margin (CM) [C=(A-B)	1,650	49500	594000	623700	654885
Less Variable Expense					
Rent		3,000	36000	36,000	36,000
Electricity bill		1,200	14400	14,800	15,000
Salary (self)		5,000	60000	60,000	60,000
Salary (staff)		2,500	30000	30,000	30,000
Entertainment		400	4800	4800	4,800
Guard		200	2400	2400	2,400
Generator		80	960	960	960
Mobile bill		600	7200	7,300	7,400
Total fixed cost (D)		12,980	155760	156,260	156,560
Net Profit (E)= [C-D]		36,520	438240	467,440	498,325
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	438,240	467,440	498,325
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		406,240	841,680
	Total Cash Inflow	518,224	873,680	1,340,005
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	406,240	841,680	1,308,005

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিকাশ এজেন্ট

bKash

এজেন্ট নাম্বারঃ

০	১	২	৩	৪	৫	৬	৭	৮	৯
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বিকাশ ডিএস আইসিএস





মাতৃ মেডিসিন সেন্টার

এখানে ডায়াবেটিস পরীক্ষা করা হয় এবং যাবতীয়
দেশী-বিদেশী ঔষধ সুলভ মূল্যে বিক্রি করা হয়।

প্রোগ-উৎপল শর্মা, মোবাঃ ০১৮১১-২৮৫৯৬৮
দাউদপুর ব্রীজের উত্তর পূর্ব পাশে, ট্রাংক রোড, ফেনী।



ROCKET
রকেট
স্বাস্থ্য-কল্যাণ সেন্টার

প্রয়োজনে পাঠে
বিকাশ
bKash
কোনো লস্কর ব্যাংক অধিকার







FAMILY PICTURE